

Winter Weather and Insurance Coverage

Questions and answers:

Am I covered if my car was damaged by falling limbs or because my carport collapsed on top of it?

If your car was damaged, that damage should be covered under the comprehensive coverage in your auto insurance policy. Make sure you notify your auto insurer if that company is different from your homeowner insurer. Damage to your carport should be covered by a standard homeowner policy. Note that each coverage would be subject to its own deductible.

I lost power for several days during the windstorm and the food in my freezer thawed. Am I covered?

Individual policies differ, but this kind of loss in any event would be subject to your deductible, so an ordinary freezer full of food might not reach that level. (Average deductible: \$250 to \$500). Check your policy language and contact your agent to see if you have coverage for food damage due to power failure.

I'm concerned about flooding caused by water backing up from our street. Will I be covered?

Your standard homeowner or renters policy does not cover flood damage. Rising ground water, runoff and seepage also are not covered under a standard homeowner policy. This includes water from creeks and streams that overflow their banks, as well as runoff caused by clogged street drains, etc. Flood coverage is a specific type of coverage which must be purchased separately. Talk to your agent about the availability and qualifications for flood insurance.

You might be covered under your homeowner policy for other kinds of water damage. Damage caused by rain that enters the home through a broken window or hole in the roof caused by a covered event (wind or falling tree limbs) is covered. Check your policy and check with your agent or insurance company if you have questions.

My yard is covered with branches and other debris from the storm. None of them hit the house or my fence, so there's no property damage. But would the cleanup costs be covered in this case?

Standard homeowner policies typically pay for cleanup and debris removal of property actually damaged by a covered loss. This would mean your home,

garage, fence (or other covered structure) would have to first be damaged by the fallen debris requiring it to be removed. Standard homeowner policies do not cover the loss of trees and shrubs because of wind, ice or snow. Check your policy for specifics related to coverage for trees, shrubs and landscape.

We couldn't take the lack of power any longer and moved to a motel. Am I covered for the additional expenses of living outside my home?

If your home is not habitable due to a covered loss, standard homeowner insurance typically covers your temporary, additional living expenses. There is a judgment call involved in deciding whether a home is habitable or not. Additional living expenses are those expenses over and above what you normally spend to live in your home.

Also, remember that simple power outages are almost routinely excluded from coverage in most standard homeowner policies. You should check your individual policy and talk with your agent or company before making such a move. Be sure to point out any unusual circumstances — such as age of occupants or the state of their health — that should be considered. If the agent and company authorize you to move out, they cannot retract the coverage later.

My television set was ruined when the power came back on. Am I covered?

Most homeowner policies cover appliances that are ruined by power surges, regardless of whether they are related to an outage. However, if the power surge merely damages a component of the appliance — say, a fuse that can be replaced — then the insurance coverage will not apply.

My boat sank from the strong winds. Am I covered?

Like homeowner policies, boat policies have specific language outlining coverage and limitations. Check your policy and contact your agent regarding losses caused by wind and other weather conditions.

I talked with my agent about filing a claim and I've been told I'm not covered; I feel I should be covered. Do I have any appeal?

File a claim if you feel it is justified. The insurance company is obligated under law to tell you why any claim is not covered, and it must explain it to you in terms that the ordinary person can understand. If your claim is denied and you still disagree with the company's position, call our Insurance Consumer Hotline at 1-800-562-6900.

I've talked to my company many times on the telephone, and the representatives have promised to come and assess the damage, but they've never shown up.

Even though most companies will be bringing in extra people to help, this is a very busy time. Generally, insurance companies try to settle the biggest, most serious claims first. However, companies still are required by law to act promptly. They must acknowledge your claim within 10 working days and work within set deadlines to investigate and ultimately decide if they'll cover your damage. If you feel that the company has exceeded reasonable deadlines, call our Insurance Consumer Hotline at 1-800-562-6900.

My business has an awning over the sidewalk, and it's been damaged by the wind. Is it covered?

Probably — but because business insurance can vary so much from one policy to another, you should check with your agent or your company to be sure. Also, many business policies have business interruption coverage. If a covered loss forced you to close the business, you may want to check to see if that loss of business would be covered. Often, these features are limited by deductibles or elimination-periods, so they may not apply to the space of a few days.

My house is threatened by the possibility of landslide, is this covered?

Usually not by either standard homeowner policies or flood insurance. Some earth movement policies may cover your home for such damage and some all-peril riders may insure contents of your home against landslide damage, but the only certain protection for the structure would be additional coverage purchased specifically to protect against landslides. However, many standard companies may decline to accept the risk. To check on the availability of non-standard policies, you should contact a licensed broker.

Can I buy flood insurance?

Flood insurance is available under a special federally backed program. For more information, call the National Flood Insurance Program's Bellevue office at 1-425-646-4908. A national toll-free information number is 1-888-638-6629.

I've been told that I am responsible for preventing damage and that I wouldn't be covered if I failed to shovel snow off my roof or take down a nearby tree as a potential hazard.

Your coverage protects your property against all of the listed perils in your policy. You are required to report damage as promptly as possible, and you must take reasonable steps to help minimize further damage once it occurs.

The coverage also would include reimbursement of your reasonable costs of minimizing damage — for example, reimbursing you for the purchase of a tarp to spread over a hole in the roof.

How should I go about filing a claim?

Check with your agent regarding their individual procedures. Some companies would prefer to send an adjuster to your home or to first send you a claim form (“proof of loss” form) to complete. Some companies allow their agents to settle smaller claims.

Even if the adjuster comes first, the more information you can provide — descriptions of damaged items, photographs of the undamaged items, dates of purchase, replacement costs, etc. — the faster your claim can be processed. Take photographs of the damaged items if possible. Write down brand names and model numbers of appliances and electronic equipment. If your home suffered extensive damage and you do not have an inventory of contents, sit down and list the items of value that were in each room.

The Office of the Insurance Commissioner can help you!

If you have any questions or need additional information about your rights as an insurance consumer, call our Insurance Consumer Hotline at

1-800-562-6900

or visit our Web site at

<http://www.insurance.wa.gov/>